

**United States Bankruptcy Court  
Eastern District of Michigan**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Crooks, Thomas Richard Jr.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Crooks, Ann Marie</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Thomas R Crooks; AKA Thomas Crooks</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Ann M Crooks; AKA Ann Crooks</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3913</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1645</b>
Street Address of Debtor (No. and Street, City, and State): <b>13750 Brainbridge Avenue Warren, MI</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>13750 Brainbridge Avenue Warren, MI</b>
ZIP Code <b>48089-3621</b>	ZIP Code <b>48089-3621</b>
County of Residence or of the Principal Place of Business: <b>Macomb</b>	County of Residence or of the Principal Place of Business: <b>Macomb</b>
Mailing Address of Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition          of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition          of a Foreign Nonmain Proceeding       </div>
		<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> *** A. RITA KOSTOPOULOS P63178 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between;"> <div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>	
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between;"> <div><input checked="" type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between;"> <div><input checked="" type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Crooks, Thomas Richard Jr.****Crooks, Ann Marie****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ A. RITA KOSTOPOULOS****December 3, 2008**

Signature of Attorney for Debtor(s)

(Date)

**A. RITA KOSTOPOULOS P63178****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Crooks, Thomas Richard Jr.****Crooks, Ann Marie****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Thomas Richard Crooks, Jr.**Signature of Debtor **Thomas Richard Crooks, Jr.****X /s/ Ann Marie Crooks**Signature of Joint Debtor **Ann Marie Crooks**

Telephone Number (If not represented by attorney)

**December 3, 2008**

Date

**Signature of Attorney\*****X /s/ A. RITA KOSTOPOULOS**

Signature of Attorney for Debtor(s)

**A. RITA KOSTOPOULOS P63178**

Printed Name of Attorney for Debtor(s)

**KOSTOPOULOS & ASSOCIATES PLLC**

Firm Name

**d/b/a The Fresh Start Center Law Firm**  
**30800 Van Dyke Suite 204**  
**Warren, MI 48093**

Address

**lawfirmoffices@yahoo.com www.go4bankruptcy.com**  
**586-574-0916 Fax: 586-574-2157**

Telephone Number

**December 3, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Crooks, Jr., Thomas and Ann -

37TH DISTRICT COURT (NOTICE)  
8300 COMMON ROAD  
WARREN, MI 48093

41A DISTRICT COURT (NOTICE)  
40111 DODGE PARK RD  
STERLING HEIGHTS, MI 48313

ALLIED INTERSTATE \*NOTICE\*  
3000 CORPORATE EXCHANGE DRIVE  
5TH FLOOR  
COLUMBUS, OH 43231

ASSET ACCEPTANCE LLC  
P.O. BOX 2036  
WARREN, MI 48090

ASSOCIATED CREDITORS EXCHANGE (NOTICE)  
5151 N. HARLEM AVE. SUITE 201  
CHICAGO, IL 60656-3610

BEAUMONT REFERENCE LAB  
PO BOX 5043  
TROY, MI 48007

BENEFICIAL/HFC  
26489 HOOVER ROAD  
WARREN, MI 48089

BENEFICIAL/HFC (NOTICE)  
PO BOX 1547  
CHESAPEAKE, VA 23327-1547

C.T.I. (NOTICE)  
PO BOX 4783  
CHICAGO, IL 60680-4783

CACH LLC  
4340 S. MONACO STREET  
UNIT 2  
DENVER, CO 80237-3409

CAPITAL ONE  
PO BOX 30281  
SALT LAKE CITY, UT 84130-0281

Crooks, Jr., Thomas and Ann -

CHASE AUTO FINANCE  
11119 N. TOREY PINES ROAD  
LA JOLLA, CA 92037

CHASE RECEIVABLES (NOTICE)  
1247 BROADWAY  
SONOMA, CA 95476

CHASE/BP  
BANK USA, NA  
800 BROOKSEDGE BLVD  
WESTERVILLE, OH 43081-2822

CLIENT SERVICES INC. (NOTICE)  
3451 HARRY S. TRUMAN BLVD  
SAINT CHARLES, MO 63301-4047

COMCAST CABLE  
30736 HOOVER ROAD  
WARREN, MI 48093

CURT KARGULA  
64155 VAN DYKE  
WASHINGTON, MI 48095

DR. BUGLI'S FAMILY DENTAL CARE  
5556 METRO PARKWAY  
STERLING HEIGHTS, MI 48310-4105

DTE ENERGY  
3200 HOBSON ST  
LOWER LEVEL  
DETROIT, MI 48201

ENCORE RECEIVABLE MANAGEMENT (NOTICE)  
400 W. ROGERS ROAD  
P.O BOX 3330  
OLATHE, KS 66062-3330

FASHION BUG  
P.O. BOX 84073  
COLUMBUS, GA 31908-4073

Crooks, Jr., Thomas and Ann -

GE MONEY BANK (NOTICE)  
ATTN: BANKRUPTCY DEPT.  
PO BOX 103104  
ROSWELL, GA 30076

GEMB/FUNANCING (NOTICE)  
P.O. BOX 981438  
EL PASO, TX 79998-1438

GEMB/JCPENNY (NOTICE)  
BANKRUPTCY DEPARTMENT  
PO BOX981131  
EL PASO, TX 79998-1131

GEMB/LOWES  
PO BOX 103065  
ROSWELL, GA 30076

GLOBAL CREDIT & COLLECTION  
300 INTERNATIONAL DRIVE SUITE 100  
P.M.B. 10015  
WILIAMSVILLE, NY 14221

GREEN TREE SERVICING  
332 MINNESOTA ST. STE 610  
SAINT PAUL, MN 55101-7707

HSBC CONSUMER LENDING USA  
C/O ASSET ACCEPTANCE LLC  
P.O. BOX 2036  
WARREN, MI 48090

JA CAMBECE LAW OFFICE PC (NOTICE)  
EIGHT BOURBON ST  
PEABODY, MA 01960

L J ROSS & ASSOCIATES, INC  
PO BOX 2317  
ANN ARBOR, MI 48106-2317

LAW OFFICES OF DONALD R. CONRAD (NOTICE)  
31041 SCHOOLCRAFT ROAD  
SUITE B  
LIVONIA, MI 48150

Crooks, Jr., Thomas and Ann -

LVNV FUNDING LLC  
P.O. BOX 10497  
GREENVILLE, SC 29603

MIDLAND CREDIT MANAGEMENT, INC. (NOTICE)  
DEPARTMENT 8870  
LOS ANGELES, CA 90084-8870

MRS ASSOCIATES INC. OF NEW JERSEY  
3 EXECUTIVE CAMPUS  
SUITE 400  
CHERRY HILL, NJ 08002

NATIONAL ACTION FINANCIAL SERVICES, INC.  
(NOTICE)  
165 LAWRENCE BELL DRIVE  
SUITE 100  
WILLIAMSVILLE, NY 14231

NATIONWIDE CREDIT INC (NOTICE)  
2015 VAUGHN RD NW  
BLDG 400  
KENNESAW, GA 30144-7801

NCB MANAGEMENT SERVICES, INC. (NOTICE)  
P.O. BOX 1099  
LANGHORNE, PA 19047

NCO FINANCIAL SYSTEMS INC. (NOTICE)  
2665 ELIZABETH LAKE ROAD  
WATERFORD, MI 48328-3277

NORTHLAND GROUP INC. (NOTICE)  
P.O. BOX 390905  
MINNEAPOLIS, MN 55439

NUTRI-TURF LAWN AND TREE SERVICE  
28505 LORNA AVE.  
WARREN, MI 48092

PINNACLE FINANCIAL GROUP (NOTICE)  
7825 WASHINGTON AVE S STE 310  
MINNEAPOLIS, MN 55439

Crooks, Jr., Thomas and Ann -

RED RUN STORAGE  
32100 DEQUINDRE RD  
WARREN, MI 48092

SHERMETA, ADAMS & VON ALLMEN, PC (NOTICE)  
445 SOUTH LIVERNOIS ROAD, SUITE 333  
PO BOX 5016  
ROCHESTER HILLS, MI 48307-2577

TARA P SHAH MD  
38300 VAN DYKE 102  
STERLING HEIGHTS, MI 48312

TARGET NATIONAL BANK  
PO BOX 59317  
MINNEAPOLIS, MN 55459-0317

TATE & KIRLIN ASSOCIATES (NOTICE)  
2810 SOUTHAMPTON ROAD  
PHILADELPHIA, PA 19154

TRI-COUNTY MEDICAL  
37450 DEQUINDRE RD  
STERLING HEIGHTS, MI 48310

UNITED RECOVERY SYSTEMS (NOTICE)  
5800 NORTH COURSE DR  
HOUSTON, TX 77272

UNIVERSAL FIDELITY LP (NOTICE)  
PO BOX 941911  
HOUSTON, TX 77094-8911

WELTMAN, WEINBERG, & REIS, CO LPA (NOTICE)  
2155 BUTTERFIELD  
SUITE 200-S  
TROY, MI 48084